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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

Date Submitted: February 11, 2010

(use as many sheets as necessary)

Sheet

1

of

3

Complete if Known

Application Number	10/737,298
Filing Date	12/16/2003
First Named Inventor	John L. Kemper
Art Unit	3691
Examiner Name	Hamilton, Lalita M.
Attorney Docket Number	037607-0251

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
A1	6,904,412 B1		06-07-2005	Broadbent et al.	
A2	6,985,886 B1		01-10-2006	Broadbent et al.	
A3	2001/0047326 A1		11-29-2001	Broadbent et al.	
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A5	2003/0010185 A1		01-16-2003	O'Dwyer	
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UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code ² (if known)			
A12	11/322,838		12-30-2005	Flaxman et al.	
A13	11/322,911		12-30-2005	Flaxman et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code ³ Number ⁴ Kind Code ² (if known)			
					T ⁶

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
A14		ALCORN LOWELL, "Killing the Paper," Mortgage Banking, August 2005, 3 pgs, Mortgage Bankers Association, Washington, DC, USA.	

Examiner Signature	/Lalita Hamilton/ (02/15/2010)	Date Considered	
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			Examiner Name	Hamilton, Lalita M.
			Attorney Docket Number	037607-0251

NON PATENT LITERATURE DOCUMENTS		
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.
	A15	ALLEN ROB and ZUR MUEHLEN MICHAEL, "Workflow Classification Embedded & Autonomous Workflow Management Systems," Workflow Management Coalition, March 10, 2000, 8 pgs, Workflow Management Coalition, Hingham, MA, USA.
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	A18	DETWILER MICHAEL, "Getting a Grip on WORKFLOW," Mortgage Banking, August 2004, 4 pgs, Mortgage Bankers Association, Washington, DC, USA.
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	A20	FOCARDI CRAIG, "Mortgage Technology: The Next Big Thing(s)," Finance Tech, April 27, 2004, 14 pgs, Information Week Media Network, Manhasset, NY, USA.
	A21	HARRIS JEANNE G., and BROOKS JEFFREY D., "In the Mortgage Industry, IT Matters," Mortgage Banking, December 2004, 4 pgs, Mortgage Bankers Association, Washington, DC, USA.
	A22	HOLLINGSWORTH DAVID, "The Workflow Reference Model 10 Years On," Workflow Handbook, 2004, 18 pgs, Workflow Management Coalition, Hingham, MA, USA.
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	A25	KELVIE BILL and KRAFT MICHAEL, "Technology in the Mortgage Industry: The Fannie Mae Experience," IT Pro, May - June 2002, Vol. 2, Issue 3, 9 pgs, IT Professional, Washington, DC, USA.
	A26	LAURIE MICHAEL, "Challenge in Automating eMortgages," Mortgage Banking, December 2004, 6 pgs, Mortgage Bankers Association, Washington, DC, USA.

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	A27	PLESUMS CHARLES, "Introduction to Workflow," Workflow Handbook, 2002, 20 pgs. Workflow Management Coalition, Hingham, MA, USA.	
	A28	PRIOR CAROL, "Workflow and Process Management," Workflow Handbook, 2003, 9 pgs, Workflow Management Coalition, Hingham, MA, USA.	
	A29	PYKE JON and WHITEHEAD ROGER, "Does Better Math Lead to Better Business Processes?" November 14, 2003, 7 pgs, Workflow Management Coalition, Hingham, MA, USA.	
	A30	TAGLIA PETE and WILLIAMS BILL, "Managing Fallout in a Volatile World," MBA National Secondary Marketing Conference, April 8, 2003, 41 pgs, Mortgage Bankers Association, Washington, DC USA.	
	A31	TENUTA JOHN R., "The LOS Meets the e-Mortgage," Mortgage Banking, October 2003, 5 pgs, Mortgage Bankers Association, Washington, DC, USA.	
	A32	THE JAPANESE STANDARDS ASSOCIATION, "Interworkflow Application Model: The Design of Cross-Organizational Workflow Processes and Distributed Operations Management," The Workflow Management Coalition Specification, February 1997, 31 pgs, Workflow Management Coalition.	
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	A35	WORKFLOW MANAGEMENT COALITION, "Workflow Security Consideration- White Paper," The Workflow Management Coalition Specification, February 1998, 15 pgs, Workflow Management Coalition, Winchester, United Kingdom.	

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